

# Unpaid Leaves of Absence/Layoffs and Your Healthcare, Dental & Life Insurance Plans

## Types of unpaid LOA

- Maternity/Parental leave
- Educational/Professional leave
- Personal leave
- Sick leave
- Compassionate Care leave/Critical Illness leave
- Layoff

## IMPORTANT TO KNOW if you want to maintain your coverage

To be eligible to maintain your coverage:

- A prepayment package must be completed before you go on an unpaid LOA/layoff, AND
- Your employer must receive your signed and completed package along with your prepayments by the start of your unpaid LOA/layoff.

## How an unpaid leave of absence (LOA/layoff) affects your coverage

When you take an unpaid LOA/layoff, you can either:

- Waive (temporarily suspend) your Healthcare, Dental and/or Life Insurance Plans coverage, OR
- Maintain your coverage by prepaying the required premiums for the period of your leave.

If you waive your coverage, you will not be eligible to make claims for any services you use during your leave.

## Prepaying your premiums



You can prepay with:

- A one-time payment in full,
- Monthly post-dated cheques for the entire unpaid LOA/layoff,
- A lump-sum payroll deduction before your unpaid LOA/layoff starts, or
- A combination of the above.

Once you begin prepaying to maintain your coverage you must continue to prepay for the entire duration of your LOA/layoff, including any extensions. You cannot prepay for only part of your LOA/layoff.

### Maximum Length You Can Prepay to Maintain Coverage

Type of Unpaid LOA	Healthcare and/or Dental Plans	Life Insurance Plan
Maternity/Parental*	18 consecutive months	18 consecutive months
Personal	12 consecutive months	12 consecutive months
Layoff	12 consecutive months	12 consecutive months
Educational/Professional	12 consecutive months	24 consecutive months
Sick**	12 consecutive months	12 consecutive months***

\*May extend to 19 months (40 pay periods)

\*\* Period begins from the start of your unpaid LOA and includes any periods you receive disability benefits

\*\*\*HEB Manitoba maintains Life Insurance coverage

## Healthcare and Dental Plans

**Please Note:**

Your employer does not pay their portion of the Healthcare or Dental Plan premiums while you are on unpaid LOA/layoff unless specified in a collective agreement.

### If you prepay to maintain coverage:

- You must pay both the Employer and Employee portions of the premiums.

### If you waive (temporarily suspend) your coverage:

- Your coverage will terminate on the last day of the month following your last premium deduction.
- You will not be eligible for the Healthcare Spending Account (HSA) benefit amount for the balance of the calendar year if you are on your unpaid LOA/layoff at the time you would have qualified for the annual HSA benefit (January 1 of each year).

### Changes in coverage or eligible dependants:

You must submit a *Healthcare & Dental Plans Change Form* to report any changes to your coverage or eligible dependants within 60 calendar days of the change even while on an Unpaid LOA/layoff or restrictions may apply.

## Life Insurance Plan

**Please Note:**

Your employer does not pay the Basic Life Insurance coverage premiums while you are on unpaid LOA/layoff.



### Sick LOA

If you are on an unpaid sick LOA, HEB Manitoba will maintain your Life Insurance coverage premium free for up to 12 consecutive months from the start of your unpaid LOA.

### If you prepay to maintain coverage:

- You must pay both the Basic Life Insurance and Optional Life Insurance premiums.
- Your Life Insurance coverage will stay the same as at the start of your LOA/layoff.
- You can prepay or waive your Family (Dependant) Life Insurance coverage independently of your Basic Life Insurance coverage.

### If you waive (temporarily suspend) your coverage:

- Your Life Insurance coverage will terminate on the last day premiums were payable.

### Changes in coverage:

- You must submit a *Life Insurance Plan Change Form* within 60 calendar days of returning to work to increase your coverage due to a significant life event or evidence of insurability will be required.

## For More Information

Please visit our website at [hebmanitoba.ca](http://hebmanitoba.ca) or contact us:

**Phone:** (204) 942-6591

**Toll-Free:** 1-888-842-4233 (outside Winnipeg)

**Email:** [benefitsinfo@hebmanitoba.ca](mailto:benefitsinfo@hebmanitoba.ca)

**Mail:** 900-200 Graham Avenue, Winnipeg MB R3C 4L5

To request a prepayment package, please contact your employer.